We Now Insure Free ALL War Risks. See page 6.

JOHN BULL

Vol. XVIII. No. 448. SATURDAY, JANUARY 2, 1915. ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

84545

For meaning of this No. see page 11. of Cover.

Come the three corners of the world in arms,
And we shall shock them: nought shall make us rue,
If *Britain* to itself do rest but true.

Edited by
HORATIO BOTTOMLEY.

NEW YEAR'S RESOLUTION —TO WIN!

Largest Circulation of any Weekly Journal in the World.

GREAT WAR INSURANCE COUPON.

(Insuring against ALL War Risks, as specified on Page 6.)

Name of Insured..... *Address*.....

Age next Birthday.....

NOMINATION FORM.

In the event of my being injured or killed on land within the British Isles or of my home or its contents being damaged, I hereby nominate first myself, or in the event of my Death:—

Name..... *Address*.....

to receive such sum as may become payable under the terms of the Insurance Scheme set out in "JOHN BULL."

This coupon must be signed by the Insured—or, in the case of children under twelve years of age, by their parents or legal guardians—and is available for London and twelve-mile radius till 8 a.m. Wednesday, January 6, and all other parts of the British Isles till 8 a.m. Thursday, January 7.

WHAT IS YOUR NUMBER?

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and PUBLISHED IN THE FOLLOWING ISSUE.

To each of the holders of copies of JOHN BULL *of specified date*, bearing any of such numbers, we will, upon production **within seven days of publication** (a reasonable extension will be allowed to foreign and Colonial claimants) of a sufficient portion of the cover to identify the date and number, pay the sum of ONE GUINEA in return for his using his best endeavour for one week to increase our circulation. Before the money is paid we require a full report of all the work done.

The following are the fifty numbers for our issue of December 26th:—

004082	182763	359393	550598	745083
035205	203927	385412	572271	768157
044371	229795	432862	585670	799833
052941	237802	439857	614537	820773
073848	245262	448973	635095	847260
096302	262432	463784	641486	868931
139041	274503	488191	673351	901417
145256	317046	513222	682400	961689
168033	338311	530717	698440	A003541
174613	344876	541470	707582	A038729

The following have sent in correct claims:—

PTE. A. H. CROXFORD, 5th Batt. East Surrey, Windsor. 901,004. December 5th.

JOHN SHAW, 40, Edgeworth Street, Sutton, St. Helens, Lancashire. 211,939. December 5th.

FRANCES DUNKLEY, 46, Devonshire Road, Colliers' Wood, Merton. 572,690 November 28th.

SIMON CROOK, 12, Fairfield Street, Barrfield, Pendleton, Manchester. 696,373. November 28th.

The A prefixed to a drawn number indicates it is plus a million.

The Fifty Numbers in respect of this week will be announced in our next issue (published January 6th).

JOHN BULL PEN COUPON. Value 1d.

By sending this Coupon with P.O. for 2/6 and loose 1d. stamp for postage, the holder is entitled to receive a John Bull Gold Nibbed Fountain Pen. Additional Coupons up to 12 from "John Bull" or "Mary Bull," any dates, may be saved and used in part payment, each counting as 1d. off the price. You may send 13 Coupons, and P.O. for 1/6 only and loose 1d. stamp for postage. Address Pen Dept., "John Bull," Long Acre, London, W.C. January 2, 1915.

N.B.—State whether you prefer a Fine, Medium, or Broad Nib.

FIRST READ THIS.
If you predict the "Home" Team will win, put in ink a X in the Home Column; if you predict the "Away" Team will win, put a X in the Away Column. For Draws put a X in the Draw Column

John Bull ENTRANCE FORM.

First Round Cup-Ties to be played Saturday, Jan. 9th.

HOME.	AWAY.	DRAW.	HOME TEAM.		AWAY TEAM.
			West Ham	v.	Newcastle United
			Everton	v.	Barnsley
			Burnley	v.	Huddersfield
			Birmingham	v.	Crystal Palace
			Hull City	v.	West Bromwich A.
			Preston N.E.	v.	Manchester City
			Reading	v.	Wolverhampton W.
			Aston Villa	v.	Exeter City
			South Shields	v.	Fulham
			Bury	v.	Plymouth A.
			Blackpool	v.	Sheffield United
			Merthyr T.	v.	Arsenal
			Bristol City	v.	Cardiff City
			Bristol Rovers	v.	Southend United
			Bradford	v.	Portsmouth
			Swindon	v.	Chelsea
			Grimsby	v.	Northampton
			Rochdale	v.	Gillingham
			Millwall	v.	Clapton Orient
			Tottenham H.	v.	Sunderland

I enter "JOHN BULL" Football Competition in accordance with the rules announced on this page and agree to accept the Editor's published decision as final and legally binding, and enter on that understanding.

Signed .....

11 *Address* .....

.....

Entrance Forms must be cut, not torn out.

Read Rules Carefully.

NOTE METHOD OF MARKING COUPON.

1. We have adopted the following rule for marking the Entrance Form:—If you predict the Home Team will win, put a X in the Home Column; if you give the Away Team to win, put a X in the Away Column. For a Draw put a X in the Draw Column. [The teams given in col. 1 will remain the "Home" teams even if some sell choice of ground!]

2. Having done this, write in ink (typewriting or pencilling will not do) your name and address, in the space provided, cut out the Entrance Form, and address it to "John Bull," 88, Long Acre, Covent Garden, London, W.C., mark envelope in top left-hand corner, Cup-Tie Contest, and send to reach us not later than Friday, January 8th.

3. The sum of £1,500 will be paid to the Competitor whose entrance form contains the correct results, as published in the "Sporting Life," of all the matches given played to a finish on January 9th. Should it happen that no entrance form be received giving the whole of the correct results, a cash prize of £250 will be paid to the sender of a coupon with one error only. In the unlikely event of neither the £1,500 nor the £250 being won, £100 will be paid to the Competitor sending in the most correct forecasts whatever the number; and £25 to the sender of the most correct forecasts on a mauve coupon taken from "Mary Bull." If the sender of a mauve coupon should win or share the £1,500, the £250, or the £100, the "Mary Bull" prize will be awarded to the sender of the next most correct forecasts on a mauve coupon.

4. No responsibility will be accepted by the Editor for the loss or non-delivery of any effort. No correspondence will be entered into, neither will interviews be granted.

5. Any effort on which any alteration has been made will be disqualified.

6. In the event of a tie or ties in this Competition, the £1,500, the £250, the £100, as well as the the special £25 mauve coupon prize, will be equally divided.

7. Our employees are strictly debarred from entering this contest.

8. Scottish readers may enter.

SINGLE-WEEK CONTEST. CLOSES FRIDAY, JANUARY 8.

DUPLICATE COUPON.

The following duplicate list of the matches is printed solely for the convenience of Competitors desirous of keeping a record of their efforts. It must on no account be sent in, and will not be accepted as proof of forecasts made on the Entrance Form.

H	A	D	TEAMS.	H	A	D	TEAMS.
			West Ham v. Newcastle U.				Blackpool v. Sheffield United
			Everton v. Barnsley				Merthyr T. v. Arsenal
			Burnley v. Huddersfield				Bristol City v. Cardiff City
			Birmingham v. Crystal Palace				Bristol Rovers v. Southend U.
			Hull City v. West Bromwich A.				Bradford v. Portsmouth
			Preston N.E. v. Manchester C.				Swindon v. Chelsea
			Reading v. Wolverhampton W.				Grimsby v. Northampton
			Aston Villa v. Exeter City				Rochdale v. Gillingham
			South Shields v. Fulham				Millwall v. Clapton Orient
			Bury v. Plymouth A.				Tottenham H. v. Sunderland

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. XVIII. No. 448. Week ending Saturday, January 2nd, 1915. One Penny.

Chairman: REV. A. J. WALDRON (Vicar of Brixton).

GRAND PATRIOTIC RALLY

THURSDAY, JANUARY 14, 1915, at 8 p.m., at the

ROYAL ALBERT HALL.

ALL SEATS IN THE HALL FREE. No tickets required.

Principal Speaker:

MR. HORATIO BOTTOMLEY

(Editor of "JOHN BULL").

Vocalists: MISS RUTH VINCENT: MR. HARRY DEARTH.

Recitation: MISS CONSTANCE COLLIER.

BAND OF THE IRISH GUARDS (Conductor, Mr. C. H. Hassell).

THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

A Happy New Year.

We found it a little difficult to utter the conventional greetings of Christmastide, but, for reasons which will be found elsewhere, we have no hesitation in both wishing our readers, and predicting for them and for the nation and the Empire at large, in the fullest and most literal sense—A Happy New Year.

To the Albert Hall.

Thursday, January 14th, is the date of our great Patriotic Rally—with the Rev. A. J. Waldron, the enlightened Vicar of Brixton, in the chair—which he will "take" as the clock strikes eight. Above we publish the programme. For the moment it is sufficient to say that there will be no charge for admission to the Hall—*and no tickets* are required.

Our Recruiting Campaign.

Up to the present we have not heard the result of our visit to Warrington, but the Sheriff of Hull tells us that within a few days following our meeting there over a thousand recruits were secured. How is the *Parliamentary* Recruiting Committee getting on?

Don't Worry——

See page 6, on which will be found particulars of the most generous insurance ever afforded to the public by any journal, covering you against *all* war risks.

The Test of Patriotism.

Are you wearing *your* British Citizenship badge—with *Civis Britannicus sum*, and the Union Jack, on its face? See page 19.

"If You See It——"

So the Treasury *have* adopted our suggestion for the payment of the December quarter's pensions on Christmas Eve. Three cheers for Lloyd George!

Lloyd George's Conversion.

We venture to predict that after the lessons of the war we shall find Mr. Lloyd George (who is, at least, one of the most "human" men in public life) a very softened enemy of the "classes." We have reason to know that more than once his eyes have been dimmed with tears as he has read in the Casualty Lists the names of many a scion of a noble house who has fallen fighting side by side with the humblest in the land. He knows that there is scarcely a lord in the country whose family is not in mourning to-day—and he knows that, in things which matter, blood after all does count. All honour to the nobility of Britain. *Noblesse oblige* is their motto—they have lived up to it!

The Indian Army.

We are told that the reason why, up to the present, so comparatively few Indians are in the field, is the scarcity of British officers. Why not native ones? We are assured that splendid material is available, and that no white man worthy of the name of soldier would object to co-operate. Now then, Lord K., what about it? And, whilst on the subject of the Indians, may we inquire who is responsible for the new regulation forbidding the admission of "any civilians" to the hospital at the Brighton dome? Surely, the War Office can trust the discretion of experienced and distinguished officers like Captain Fortescue and his colleagues? Feeling is very strong on the matter.

A Hove Scandal.

And so it is in regard to the relaxation of the rules against Germans in Hove. We understand that they were *all* to be allowed back for Christmas—which is an insult to Brighton; and we hope Chief Constable Gentle had a special staff of police on the Borough boundary to arrest any of the Baby Killers who dared to step an inch over the line. No doubt Count Bissing may be a great British patriot, and his presence may be a sufficient guarantee for the loyalty and good behaviour of his late fellow countrymen; but we should prefer Mr. Gentle to look after them, all the same.

First Round Cup Tie Contest. Great Cash Prize Offer. See page 27.

A Cheerful Cheek.

Until quite recently the head of the Eccles Salvation Army corps was "Captain" Henri Peeck, a German waiter, who appears to be possessed of a god-like cheek. Peeck has now been confined in an aliens' camp, from where he has addressed a charming letter to Alderman Schofield, a former Mayor of Eccles. He declares that, although he has not lived in Germany for twenty years, he "remains a German." This spirited message is coupled with an appeal "for a few magazines and Turkish cigarettes, to break the monotony of imprisonment." To this request, Alderman Schofield has pertinently replied that "we have our own wounded and men at the front to consider, and scores of thousands, nay, practically all the population of poor Belgium to feed and clothe during the next twelve months, brought about by the inhuman and savage barbarism of your Christian and cultured countrymen." In the absence of the carnal delights for which his godly soul craves, Peeck might do worse than to put this in his pipe and smoke it.

Old Iron!

Somebody is doing well out of the war. A certain well-known liner, having finished her work on the ocean, was tied up to be sold as scrap iron, the price asked for her being £15,000, at which nobody was anxious to buy. The war broke out, and the Admiralty cast its eye around to discover old boats whose bellies they designed to fill with cement and stones, the Japs having taught us at Port Arthur that such craft, when sent to the bottom, make excellent corks for bottling up your enemy or keeping him out of your own ports. The ancient mail boat was the very thing they were looking for, and they picked it up as a bargain at £20,000, or five thousand more than the owners had unsuccessfully endeavoured to obtain for her. Perhaps if some of our ship brokers were employed to select scrap for us, they would do better financially for the nation than "the experts" at Whitehall.

Spies in High Places.

A contributor to the *Evening News* who has just returned from Berlin writes in that paper :—

> I always thought the spy mania in England exaggerated, but now I am absolutely persuaded that even those Englishmen who recognise this peril do not realise the lengths to which it goes. They have been suspecting waiters and servants, while the spies are in high social positions; they have contented themselves with searching the houses of German barbers and grocers, whilst neglecting the hands which collect and forward to Berlin the information gathered by more humble satellites. It is very sad to have to say such things, but I think the most dangerous spies still in England are not Germans, whether naturalised or not, but are people belonging to neutral countries—even to countries actually fighting Germany—and subjects of Great Britain herself.

This is exactly what we said weeks ago.

A Word with "Tay Pay."

A friendly hint to "T. P.," whose weekly article in *Reynolds's*, like that of Blatchford in the *Dispatch*, is now a feature of war journalism. *Will* he, please, realise that the country has done for ever with the old Party labels? Just imagine his paying tribute to the memory of the late Sir John Barker on the ground, mainly, of his having been a great "radical" and "democrat"; and welcoming the prospective return of Mr. Masterman to Parliament in the name of all "true liberals." If he had spoken of the one solely in the capacity of a large-hearted and wonderful man of affairs, and the other as, despite his past faults, a sincere and earnest student of social problems, he would have better interpreted the public mind.

German East Africa for the Indians.

When, at the close of the war, the great settlement takes place, would it not be a gracious act to reserve or throw open German East Africa to Indian emigrants? That an outlet is required for the surplus Hindu population cannot be denied, and in view of the loyal fashion in which our Indian fellow-subjects have rallied to the flag, our appreciation could not be better expressed than by providing scope in a land climatically suitable, fertile, and sparsely inhabited, for the industry and enterprise of thousands of Hindus who are at present chafed by the limitations in which they are forced to live. We have no doubt this suggestion will fill with horror the breasts of certain traitorous pro-Germhuns who even now are working in secret to snatch the fruits of the coming victory from our hands, and who will shortly be lifting up their asinine voices and braying objections to the assumption by us of German Colonial territory. But judging by what we see of the present spirit of the country, their hee-haws will be vain. Germany must be shorn of her Colonial possessions for all time, and no better start could be made towards that purpose than by reserving German East Africa for the Indians. We shall return to this subject when the moment is ripe for it.

An Oily Rumour.

There is, at present, a considerable scarcity of linseed oil, and a correspondent assures us that this calamity arises from the fact that Germany has contrived to monopolise a large section of the available supply. In proof of his assertion, he refers us to the current issue of a trade journal, in which we read that "Rotterdam is badly wanting oil and bids relatively higher prices than the United Kingdom will pay owing to the Dutch manufacture being sent to Germany, and users in Holland requiring English oil to take its place." To the general reader this may seem a point of small consequence, but our informant assures us that a plenitude of the oil and its bye-products means "cheaper linoleums, varnishes, paints, cattle food, etc., etc.," and in these circumstances he begs us "to bring influence to bear upon the proper authorities." He may consider it done and, meanwhile, we would suggest to the powers that be that the whole question of export trade from this country in time of war demands more vigilant attention than it has hitherto received. We have heard all sorts of queer stories lately, and if half of them are true there is something radically wrong.

The Punishment.

"Sir," writes a reader, "As you are so charitable to poor women and children, might one ask how you would suggest dealing with the British wives and children of Germans resident here? Would you only just hang them, or have them starved to death?" We should deal with them severely, if they were destitute, for having married Germhuns. Having locked up the husbands if suspicious, we should heap coals of fire on their heads by feeding their hungry. As we have said, this is a very charming country for Germans to marry in.

Cheap Fuel.

We should like to know who is responsible for the following incident: A few weeks ago large bales of newspapers and magazines, and several hundreds copies of Lord Roberts' autographed message to the troops—the whole weighing nearly three tons—were consigned to the flames at the London and South Western Railway Destructor, Trafalgar Dry Dock, Southampton. The literature—which included a number of copies of this journal containing our article *O, God of Battles!*—was addressed to the British Expeditionary Forces.

£1,500 for a First Round Cup-tie forecast. Single week contest. See page 27.

Slandering the Soldiers.

The Paisley Magistrates recently issued a circular to licence holders in the town, urging upon them the need for "careful discrimination" in the supply of liquor to soldiers and soldiers' wives, from which it might be inferred that drunkenness had lately been on the increase in the neighbourhood. We are told, however, that since the outbreak of war only one soldier's wife has been charged with inebriety; while, as far as the troops are concerned, the police figures for the months during which they have been billeted at Paisley compare most favourably with those for similar periods in earlier years. Not long ago it was authoritatively stated that "not a single soldier had required the attention of the police, so far as drunkenness was concerned." This high tribute to the conduct of the men deserves to be placed on record, and it is in pleasing contrast to the implied censure of the Magisterial Order, which seems to have been wholly undeserved.

Bamboozling the Belgians.

We wish those responsible for the distribution of Belgian refugees amongst families in this country would be a little more careful with whom they place them. We have heard of cases of refugees being billeted with persons of pronounced pro-German sympathies, of German origin, and bearing German names, and who have immediately set about poisoning the minds of their unfortunate guests against Britain, by suggesting that we, instead of having entered reluctantly into the war, have with Machiavellian ingenuity so engineered things that we have forced our Allies to pull the chestnuts out of the fire for us. We are willing to believe that the effect of such association and such arguments is likely to be negligible, but at the same time we think our refugee guests should be guarded against contact with Germanophiles whilst in this country. This can only be done by placing them with families of British blood and birth, and by refusing the disingenuous offers of hospitality made by persons of obviously German origin.

A Soldier's Reward.

For "using abusive language" James Rozzell, a private in the West Lancashire Regiment, was recently fined 10s. by the Crewe Borough Magistrates. It seems that Rozzell, having been severely wounded in battle, was lately invalided home, and his offence appears to have consisted in suggesting with unnecessary noise that a tradesman in the town was not wholly free from the Teuton taint. In point of fact, he may perhaps have been wrong, but there was clearly nothing in his conduct to justify a police-court prosecution. An officer of his regiment writes to assure us that Rozzell is "a very good fellow" and he protests—we think with reason—against the Justices' decision in fining the man "for shouting out five harmless words" as a joke. We gladly endorse this view of the matter, and we regret that the Crewe Bench should have been betrayed into such futile severity against a man who obviously has deserved well of his country.

Signed and Delivered.

Will the Chief Director of the Commercial Intelligence Branch of the Board of Trade kindly interpret for us the name of writers of letters from that department of the State? One at hand is signed, "for the Director," by an utterly incomprehensible spider which has evidently crawled out of the office inkpot, while another is over the signature of the Superintendent of Statistics, presumably one J. de Jastnzebskij, but it may be Jones-Smith, or Smith-Jones, or any other name betwixt Przmysl and Jerusalem. This way of disguising official identity on the Board of Trade may be commercial intelligence or it may not, but isn't it rather hard lines on correspondents who have to read the hieroglyphics?

A Busy Official.

The Town Clerk of Galashiels has doubtless an excellent job, but its duties do not serve wholly to absorb his feverish energies, for we notice that, entirely apart from his official role, he carries on the business of a factor or agent for certain property owned by a Mr. Schulze. This circumstance having come to the knowledge of the local Council, a brisk controversy has arisen, and certain members have not scrupled to suggest that the Clerk should devote his whole attention to the business of the town. The critics have been emboldened by the discovery that when certain troublesome notices concerning drainage matters were recently sent out to owners of property in Galashiels, no notice was sent to the Town Clerk in his capacity of factor. Meanwhile, the Clerk has declared that "if the duties of the factorship of Mr. Schulze's property were in any way detrimental to the interests of the Town Council, he would at once resign from the position." There, apparently, the matter is to be left for a time. But what do the ratepayers say?

Gallant Gentlemen.

It is probable that belief in a British "class war" was among the bees in the mad Kaiser's bonnet before the outbreak of hostilities, and, taking firebrands of the Kur Hardie type for his guide, he may have assumed that the rank and file of the Army were disaffected against their superior officers. From such a misconception it is refreshing to turn to the inspiring testimony of later events. Chatting with a Press correspondent, a Highland soldier, wounded during a recent battle, is said to have observed, "Our officers are no flannelled fools. The men are proud of them, and will follow them wherever they go. They are not like the German officers, who take up positions at the back of the men, and threaten to shoot them if they don't go forward. Our officers are always where the bullets are thickest." We commend this tribute to the notice of Kur Hardie and the Kaiser.

A Hint for K. of K.

A City firm is working against time on a contract to supply stretchers for our field army. The other day two were returned from the War Office—presumably from the Ordnance Department. Guess the reasons. One was nearly a quarter of an inch narrowerer than the specified width! The handles of the other were at fault, one being somewhat darker than the other, although both were of the regulation wood! Perhaps the War Department people think the wounded Tommy being hurried to the collecting station is so fastidious that he will refuse to travel on a stretcher having odd-coloured handles.

Mr. Redmond, Please Note.

A British officer, passing through Dublin recently, went to a cinema show in uniform, and noticed a great many soldiers in the audience. Many of the films showing battle scenes were loudly applauded, but on the orchestra playing "Rule Britannia" hisses came from the gallery, which were met by renewed cheers from the bulk of the audience. The Sinn Fein element was evidently present. Mr. Redmond should see to this.

Palatial "Prisons."

A Nottingham reader sends us an account of the luxurious accommodation that is in course of preparation at Donington Hall for the internment of German prisoners of war, and asks why we are so particular about the welfare of our enemies' comforts, while we neglect those of our own men. It is a very pertinent question, and we can only answer, because we are Bernard Shaw fools.

For YOUR New Year's gifts—send the "John Bull" pen. Coupon on page 2 of cover.

1815—WATERLOO; 1915—BERLIN.

OUR NEW YEAR'S MESSAGE TO THE BRITISH EMPIRE.

1915! A hundred years after Waterloo! And a hundred and ten after Trafalgar! Nelson, Wellington—Blucher, Napoleon—all long ago restored to Mother Earth. Kitchener, French, Joffre—and the Kaiser. Fighting the same old battle all over again! Let us reflect.

It is idle to seek an historic parallel for events unprecedented in the annals of the world, but we may dwell for a few moments upon the striking coincidence by which these centenaries find us upon the eve of victory by the side of which even those signal events may appear less worthy of central place in our history.

Going back a little, an analogy both interesting and hopeful may be drawn from the previous coalition, formed in 1806, between Prussia and Austria against the great Corsican. Again poor Austria, with much more magnanimity than prudence, consented to endeavour to pull the chestnuts out of the fire for her scheming neighbour. The result, as all students know, was the battle of Jenna, at which Prussia was practically annihilated—five days later the French army entered Berlin in triumph. May history repeat itself—and "may we be there to see"! Austria, as she is doing to-day, suffered terrible defeats at the hands of her foe; though she managed time after time to reform her decimated armies, the end was inevitable. Vienna was captured, and ultimately the Austrians had to accept such ignominious terms of peace as they were offered.

But before we descant with justifiable pride upon events which in the course of the next few months must move swiftly towards their pre-destined conclusion, let us try to picture the state of Europe at that crucial hour of Waterloo, when the Man of Destiny, in the insolence of his armed might, presumed to challenge Britain to mortal combat for the premier place among the civilised nations of the world. We were only fifteen millions in number then, and we had forty millions arrayed against us. But, as now, we stood shoulder to shoulder with gallant allies, among whom—such is the irony of history—were the military forces of Prussia, linked with ourselves in the common effort to throw off the Napoleonic yoke. The stirring story of the period may be found in the school-books, and every child knows it. Still, it is well worth repeating. Then we shall better realise the likeness and difference between Then and Now.

THEN AND NOW.

Newspaper writers are too apt to draw the obvious comparison between the Corsican's glorious bid for the Lordship of Europe and the Teuton's mad dream of world conquest. In doing so, they have missed the difference. A military genius of the first order, and a statesman of penetrative vision, Napoleon, above and before all else, was pre-eminently a Man. Scheming, as strategists must, he fought fair on the field of battle, and after the hottest engagements his foes were glad to pay tribute to the soldierly honour of the French commanders. In days before Hague conventions were dreamed of, the great Emperor waged war in the spirit of the ancient French chivalry, which disdained to take a mean advantage of a foe or to offer insult or outrage to women and babes. In the ranks of the British Army he found foemen worthy of his steel, but even when baffled and threatened with final overthrow by the unyielding resistance of the "thin red line," he never once allowed chagrin to betray him into the savagery of despair.

HONOURED TRADITIONS.

The great Napoleonic tradition of warfare lives on in the ranks of the French Army, and to-day it is pitted against the vaulting ambition of a monarch who, ill equipped for the dazzling *rôle*, thinks to emulate the achievements of the greatest military figure in the history of the age.

Between the part borne by Great Britain in the Napoleonic struggle and the task which has fallen to her lot to-day, a complete analogy may be drawn. Napoleon was gambling for the mastery of the world; it was Humanity and Civilisation against Despotism. "Let us be mistress of the Channel," said he, "for six hours, and we are masters of the world." So that then, as now, we were engaged in a war of defence, resolutely determined that no foreign foe should set foot upon our inviolate shores. "Had it not been for you English," he went on, "I should have been Emperor of the East, but wherever there is water to float a ship we were sure to find you in the way." And that was 100 years ago! We were striving then, as to-day, for the Lordship of the Seas, determined, at all costs, to retain our island security and to keep open the highways of the ocean for the passage of British commerce. In conditions vastly different from those which obtain to-day, the root causes of conflict were strikingly similar. We fought for our homes, our lives, our possessions, for the interests of posterity and the future destiny of the race. And because of these things, men flocked to the Colours in their thousands, just as to-day they are pouring into the ranks of Lord Kitchener's Army, animated by a stern resolve to see things through, and to win for the land of their birth the right of free development along the lines best suited to the genius of a free people. Then, as now, it was basely whispered that these patriots had "nothing to fight for," that they were deprived of political representation, that they had no share in the making of the nation's laws, and that for these and other reasons, their loyalty was a hollow sentiment, without thought and bereft of practical sense. To-day, in the full enjoyment of national freedom and political liberty, we have cause to pay our humble tribute of respect to the memory of Britons who, scorning such sophistry, followed their natural bent, and fought to the death against the tyranny which sought to enslave them, and which, but for their victorious resistance, might

have spelt the annihilation of Britain as an independent Power.

1915—BERLIN.

But the tribute must be no mere affair of the lips. The freedoms for which our fathers fought are again assailed, and this time there is infinitely more at stake than on the eve of Waterloo. Again the strength of Britain is reinforced by the might of sister nations, but again she must depend for final victory upon the strength of her own right arm. Last week we laid stress upon this point, suggesting that "in the final onslaught Great Britain must not allow herself to lean too heavily upon the resources of her loyal Allies." To-day we repeat the warning, while bating nothing of our grateful admiration for the mighty achievements of France and Russia in the European theatres of war. We insist that this nation must nerve itself to bear the brunt in the concluding months of the campaign. In the victorious procession of the Allied Armies to Berlin, British forces must occupy a foremost place if we are to reap our full share of the final reward. The triumphant cry "To Berlin" must be echoed, not only by the allied troops serving in the field, but by every man of serviceable age and of fit condition now resting idly at home, while others guard his free citizenship from the menace which assails it. This, in brief, is our New Year's message to the young manhood of the country, and we make no apology for returning week by week to the familiar appeal. And to those who, for one reason or another, are unable to take the direct line of personal service, there is still a good deal to be said. For them, too, the year upon which we are entering must be one of sacrifice, and we have every confidence that the obligation resting upon every man to give his best to the common cause will be accepted with cheerful courage and uncomplaining patriotism. Only so can we finally win through. All our prophecies of early victory are based upon the assumption that, in the hour of utmost trial, no single citizen will refuse to bear his part. The despotism of Potsdam must be as thoroughly broken as was the earlier project of world empire extinguished at Waterloo.

A NEW YEAR'S TASK.

This is our New Year's job, and no useful purpose can be served by minimising its difficulty. We are pitted against a foe who, in his mad lust of conquest, has broken every rule of civilised warfare, and flouted every sentiment of common humanity. So be it. We shall not execute reprisals in kind; but, according to the utmost severity of our own code of military ethics, we will exact vengeance for the honour of every outraged woman and the blood of every slaughtered child. In calling upon the able-bodied men of the country to "avenge Scarborough," the War Office have struck the right note, and we congratulate it upon having at length infused a warm human tone into its recruiting appeals. Vengeance is not a sentiment of which we need be ashamed, however imperfectly it may accord with the namby-pamby notions of our self-constituted moral censors. Quite frankly and bluntly, we are out to smash the military and naval power of the Teuton and to wipe the German Empire as we know it from the face of the European map. As we say, it is a big job, and every man of us, according to his powers, must bear a hand. Few will deny that the effort is supremely worth while. Let us try to think for a moment of the immediate practical results which may be expected to flow from the final triumph of British Arms. We assume, of course, that a rigorous war will be followed by stern terms of peace; and to this end we insist that, ere the time for settlement arrives, the Cabinet shall be purged of every influence tending to weaken its counsels or to stay its avenging hand.

PEACE AND AFTER.

"Peace with Honour." How aptly the words apply to the requirements of the present situation, or rather to the situation as it will be when the enemy has laid down his arms and sued for mercy. First of all, the Treaty of Peace must embody the resolve of Europe that "never again" shall it be possible for a single Power to perpetrate the horrors which have clouded the closing months of the year now passing. Our diplomatists must not be allowed to work in the dark, and no compact must be signed without the knowledge and consent of the nation at large. We make this demand advisedly, and we warn the public to be on their guard against the danger of surprise. We would prefer that the Government should not accept sole responsibility for the conclusion of peace, and we suggest, failing a wiser plan, that "His Majesty's Opposition" should have a substantial voice in the negotiations. In short, the settlement must not be a Party affair, and we would propose, when the time comes—other newspapers, please copy—that Mr. Asquith and Mr. Balfour should be our joint Plenipotentiaries at Berlin. Of course, the suggestion is wholly without precedent. But where is the precedent for any such mighty occasion? As to the conditions which Great Britain must impose, we see no reason to modify our original suggestions, nor, as far as we have been able to observe, have they yet been improved upon by any responsible writer, although they have, of course, been adopted, without acknowledgment, by more than one organ of the Party Press. There is no copyright in ideas, however, and we venture to hope that the National New Year's resolve may take note of our minimum demands. Before the conclusion of peace, the German High-Seas Fleet, if it has not ventured forth to its destruction, must be unconditionally surrendered and added to the naval strength of Great Britain. This demand is strictly in accord with the rules of the game, and no less a penalty is compatible with our future safety. For the rest, Prussia must be put down from her proud place among the states of Germany, and, as far as possible, the nations of Central Europe must be restored to the condition prevailing before the birth of the German Empire. These results achieved, Europe will breathe again, freed from a menace which for more than a generation has threatened the existence of her free peoples and impeded the internal developments of peace-loving nations. Of the future of our country in the palmier days to come we shall presently have more to say. To say it now might be to confuse a plain issue and to trench upon forbidden ground.

For the New Year our message must be—"To Arms—To Berlin." St. George for Merry England, and God Defend the right!

GREAT NEW FREE INSURANCE.

ALL WAR RISKS COVERED ABSOLUTELY FREE OF CHARGE—OUR STUPENDOUS SCHEME.

Our free insurance against damage to life, limb or property resulting from air raids marked an epoch in journalism—the benefits being the most generous ever offered by any newspaper or periodical—and will go down in history as a sign of the times—times which are so soul-stirring and so pregnant with the fate of mankind. Our scheme was not hedged round with restrictions and conditions so as to make it practically impossible for the plain man in the street to comply with.

Just as with the first realisation of our danger from air raids we devised a plan of safeguarding our readers, so now that the perils of bombardment and invasion (events which, though we are convinced would be without practical effect so far as the war is concerned, would undoubtedly inflict grave danger and hardship upon the inhabitants of the districts involved) have been brought home to us by the sufferings endured by the people of Scarborough, Whitby, and the Hartlepools, we have lost no time in making arrangements to protect our readers in every possible way. We have, accordingly, much pleasure in announcing that henceforth all purchasers of this journal who comply with the few simple conditions set out below are insured, *absolutely free of any charge whatever*, against ALL war risks, including bombardment, invasion, raid, riot, civil commotion, civil war, revolution, rebellion, blockade, or military or usurped power—as well as against injury, death or damage by air raid. We have already experienced a bombardment of our coast and suffered an attack by means of explosives thrown from hostile aircraft. It will, we are sure, ease the public mind to know that both these risks of war are now fully provided for, as well as every other possibility. As our readers are aware, the ordinary fire and accident policies issued by the insurance companies afford no protection whatever against any of these risks.

As with our former insurance scheme, this great enlargement of its scope will not entail the filling up of subscription forms or the affixing of stamps to coupons. *All that you have to do is to fill up the coupon which will be found on page ii of our cover*—after signing it, with your name and address, and the name and address of the person you nominate to receive the money in the event of your death, and renew the coupon every week, so as always to have the current week's coupon duly completed. Thus, this week's coupon holds good, in London and twelve miles round, until 8 a.m. on Wednesday, January 6th, and in other parts of the United Kingdom until 8 a.m. on Thursday, January 7th—the difference being explained by the fact that JOHN BULL is published in the London District on Wednesday, and elsewhere on Thursday.

This free insurance constitutes the boldest newspaper scheme ever offered to the public in this or any other country.

You should fill up a coupon for each member of your family; if you do not require the additional copies of our journal, send them to friends abroad or soldiers in hospital or camp—they will be very glad to have them.

WHAT WE WILL PAY.

In respect of any person (*man, woman or child*), who, whilst on land and in the British Isles, in the course of bombardment or invasion of these shores, or during riot, civil commotion, civil war, revolution, rebellion, or blockade, or by military or usurped power, is killed, or dies within 30 days of receiving injury from such an event, we will, subject to the fulfilment of the few simple conditions set out below, pay the sum of £100

Should he or she, in the course of any of these happenings become permanently totally disabled £50

Should his or her home become directly damaged (whether it be private residence or residence in connection with a shop) or should the contents be damaged, not exceeding £100

As regards the aircraft peril, the benefits are as follows:—

As to persons of 16 years and upwards:

In the event of death within 30 days	£500
In the event of injury permanently preventing such person from carrying on his or her usual occupation	£250
In the event of partial disablement	£100
For minor injury	£50

As to persons under the age of 16 and over the age of 12:

In the event of death, the sum of	£250
In the event of permanent total disablement	£100
In the event of partial disablement	£50
In any other case	£25

In the case of children under 12:

In the event of death, the sum of	£100
In the event of permanent total disablement	£50
In the event of any other injury	£10
In the event of direct damage to home or contents, up to	£100

Claims must be received by us within seven days of the injury, and must be supported by such evidence as may be required by the Editor, whose decision shall be final upon all questions. Not more than one claim can be entertained in respect of any one person or home.

Our insurance scheme applies exclusively to British-born subjects, and those of friendly Powers in the British Isles—*and not to Germans, Hungarians, Austrians or Turks, even though "naturalised," nor to members of His Majesty's Forces on Active Service.*

We reserve to ourselves the right to limit our total payments to £10,000, and to pay not more than £5,000 in respect of claims from any one town.

We shall not trouble about any question of "legal representative" or "next-of-kin." We shall pay the amount of the insurance to the owner of the coupon, or to the person nominated thereon, *and to no one else.*

We pay the Government Stamp Duty and *we* pay the premiums to Lloyd's and to the well-known office, the National Benefit Life and Property Assurance Co., Ltd., of 27–28, Newgate Street, London, whose assets exceed £650,000, who guarantee the coupon, and will, of course, pay any duly verified claims.

THE POSTAL RUSH.

BY A TEMPORARY SORTER.

How many applications, think you, would be elicited by this advertisement in these democratic days?

> TEMPORARY EMPLOYMENT.—Men wanted, whose characters will bear the most strict investigation; must have good knowledge of the geography of the British Isles. Duties vary from 6 to 12 hours per day. Remuneration 6d. per hour.

Most people would laugh at the idea of an employer expecting any. The navvy, the docker and many another labourer may not even be able to write his name, but he has his trade union that insures him his 8d., 9d., or 10d. per hour, whilst the man with perhaps a university education can be sweated, and on a starving wage has to keep up his appearance. It is true the above advertisement never figured in the advertising columns of our daily papers: the employers of such sweated labour do not publish their meanness so openly. These employers are the Post Office authorities (Messrs. Hobhouse and Co.). Instead of advertising boldly for what they want and stating the terms of engagement, they simply announce that temporary sorters are required for the Christmas season. The general public have the idea that Government jobs consist of easy work and good wages. Being anxious for employment, I applied to a Labour Exchange for this temporary work.

THE SORTER'S LOT.

I had to fill up a form, giving particulars of past employment, and stating the names of two householders for reference. About a fortnight later I received notice to visit the Post Office, where I was told to commence the next day. It was certainly very foolish of me not to ask what wages were given. At the appointed time I presented myself at the sorting office, and found I was one of a batch of ten who were under the care of one official, and we were at once started at work, each being given a number of letters to sort into the districts to which they were destined to go. I am not going to say the work is hard, though it is certainly rather tiring to stand six hours deciphering the addresses of thousands of letters, many of which are vaguely directed. Personally, I had very few obstacles to overcome; my geographical knowledge is fairly good. Of course, there were many small places of which I had never before heard, but the bulk of letters are to well-known towns. Our overseer put us through a test after three days, and I sorted 176 letters in seven minutes, making three errors. I do not wish to intimate that I keep up this speed over the whole of the six hours, but I think I am safe in saying that the slowest of the sorters could average 1,000 letters per hour. The work is congenial, in well-lighted, airy, warm surroundings.

THE SORTER'S LITTLE.

But when I received my wages at the end of the week, and found that for the 30 hours I had worked (I started on Tuesday) I was to receive 15s., less 4d. for Lloyd George, I certainly felt there was need for a "Business Post Office." I do not consider 8d. per hour would be too much wage for even the slowest of these temporary sorters, if the work was conducted in a businesslike way. The test we go through should result in our being graded according to our merits, and paid in proportion—for instance, I have been asked by my colleagues if Canterbury was in Hampshire, Aberdare in Scotland, Doncaster in Dorset, and many other such queries. The public are asked to post early to avoid delay during the Christmas rush, but if the postal authorities would pay a decent wage for decent work, much of the confusion would be avoided.

I was requested to work twelve hours a day during Christmas week and eight hours on Christmas Day—all for the love of King and Country, at sixpence per hour; but, fortunately, I am not compelled to do so, and have declined the privilege of amassing such wealth. I agreed in the first place to work six hours a day up to December 24th. I made a bad bargain, and blame myself for it; I am sport enough to carry it out, but nothing more. I have gained experience, and do not regret it, but I am truly sorry for some of the less fortunate fellows who need the money, and who therefore have to put up with this Government oppression in order to provide for themselves and their wives and children at the "festive season."

THE MAIDEN'S REFUGE.

FRENCHWOMAN'S VINDICATION OF TOMMY'S CHARACTER.

Unless Mr. Thomas Atkins is very different in his morals abroad from what Messrs. Chadband and Stiggins paint him at home, they will find a very effective answer to their censorious insinuations against him in the letter which Lady Nicholson has received from a French lady. It relates that a Sister of Mercy, responsible for the care of a number of girls, "brought them for safety at night to the British trenches and placed them under the protection of British soldiers." "It is a wonderful tribute," concludes Lady Nicholson's correspondent, "to the honour of every Englishman."

In defending the men of Britain's new army against their scandalous traducers gathering at the pump and the pulpit, it has been no part of our business to humbug ourselves or anybody else into the delusion that they are any better than they ought to be. What we maintain is that they are good average samples of decent-living, honourable Britishers, and that it is an infamous outrage on the name of Britons for parsons, peeping Toms, and puritans in petticoats to warn parents and guardians to keep their womenfolk indoors after sunset, lest the sodiers should molest them or lead them into temptation. The Brighton man who was sentenced to five years' penal servitude the other day for disgraceful conduct in public was not a soldier. He was lay reader at a Brighton Church, superintendent of the Sunday School, conductor of the Bible-class, and leader of the Band of Hope; yet the last thing in the world our consciousness of human infirmity would permit us to do would be to publish circulars broadcast warning parents and guardians against Sunday School superintendents, Bible-class conductors, and Band of Hope leaders if they would preserve the chastity and prevent the defilement and corruption of their charges. If the exception is to be exaggerated into the rule, if the sins and improprieties of the few are proof of the iniquities of the whole, we should be as justified in that course as the Pump and Purity Brigade claim to be in the other. But we know the average religionist is just as good as he can be; and this we claim also for the average Briton, represented by the average British soldier. That every man in his Majesty's uniform walking with a woman after sunset should be publicly, or even privately, stigmatised as having designs upon her honour is to our mind the most abominable defamation of the British soldier which war or peace has ever produced. He is offering his life on the altar of his country. Surely he has a right to expect that the religious leaders will not undeservedly and ungenerously assail his character.

DOUBTFUL DELICATASSEN.

YOU CAN NEVER TELL A SAUSAGE BY ITS OVERCOAT.

"Deutsche Delicatassen Handlung," and the rest of it, was the German legend that in white enamelled letters adorned the window of a foreign food merchant in Stroud Green Road, Finsbury Park, before the War. But the moment the tocsin sounded down came the inscription, and the store degenerated into a mere sandwich shop, metaphorically hall-marked "Made in England." To make assurance doubly sure, the proprietor hoisted a notice that he is a naturalised Englishman who formerly was a Russian; whilst over his facia he emblazoned the name Elliott. But our naturalised friend seems to have fallen from grace and to have literally returned to the flesh-pots of "Frankfurter feinste würstchen"—which, being interpreted, means "finest Frankfort sausages." The gaudy bill surrounding the tin has, as a trade mark, a couple of ostriches standing on the roof of the world, with the lettering "K. & Co."—a mixture of Australian and English, no doubt suggesting that the distinctly German product has been turned out either in our colony or at home. We should like to know where those sausages are coming from. As for our naturalised Russian, by selling the "delicatassen" of his enemy and ours he shows almost as much pluck as his compatriots who are fighting with the very men who turn out the "Frankfurter feinste würstchen."

The "John Bull" pen coupon is on page 2 of cover.

"JOHN BULL'S" WEEKLY CINEMA.

BULL-DOGGEREL RHYMES BY "THE BOW-WOW."

John Bull's depicted as a clown,
With poker and the rest of it,
Because, as shortly will be shown,
He always gets the best of it.

Old Santa down the trenches goes
With a full load of Xmas cheer;
And Tommy's heart with gladness glows
And love for those who hold him dear.

A hundred thousand of the best
Is quite a useful Christmas box:
Albert accepts with grateful breast.
Although the gift's unorthodox.

To cheer the troops who bravely face
From day to day the hateful Hun,
To France Hicks and his players race—
We wish them a successful run.

To cheer the wounded in the wards
Doctor and nurse together try;
Whilst public sympathy affords
The means for Xmas jollity.

And Jack, a-watch o'er wintry seas,
Was not forgotten by his friends;
For he'll have little time for ease
Until this world-wide warfare ends.

FAIR, FAT AND FORTY?

ANOTHER SURPRISE PACKET FROM BRADFORD.

Smith's Drapery Warehouse, 80, Sunbridge Road, Bradford, advertise "40 articles for 2s. 6d.," including "Towels, Fancy Covers, Linen Collars, Ladies' Gloves, Linen, and many other useful and serviceable articles, together with a pair of Handsome Lace Curtains, suitable for dining or drawing-room, absolutely free." The picture or cut accompanying this magnificent offer depicts a fat, substantial package, on which is printed," curtains, towels, fancy covers, linen, etc., only 2s. 6d.," carriage 6d. extra. A reader sported 3s. on this tempting proposition and this is the surprise packet she received:

Pair of curtains	2	items
2 very small towels	2	"
3 small cotton mats	3	"
1 man's collar	1	"
1 pair cotton gloves	2	"
2 cards of buttons	2	"
Total ..	12	

The whole lot is not worth more than a shilling, and, recognising this, we are asked to say if the purchaser can claim the other things to make up the 40 articles. Perhaps if our correspondent will count the individual buttons she will arrive at the grand total. The advertisement, however, is anything but fair, the parcel is skimpy, whilst the number of the articles is stated in equivocal language.

"THERE IS A HAPPY LAND."

There is a happy land
Not far away,
Where spies at peace may land,
Safe, safe, as day.
Oh, how those German spies
Find out where our Navy lies,
While McKenna shuts his eyes,
Hoch! Hoch! for aye.

Come to this happy land,
Come, come away;
There is a welcome grand,
Five quid a day!
Oh, we are happy, we,
Smith, not Schmidt, as plain can be;
So, dear Mac, we'll drink to thee,
Hoch! Hoch! for aye.

Bright in that happy land
Shine through the night
Signals on every hand,
Poor Britain's plight!
Then we to safety run,
While THEY go to Kingdom come;
What price, now, the happy Hun?
Hoch! Hoch! for aye.

GRIP.

Begin the New Year with "Bullets." Over 2,000 prizes weekly.

LAW *versus* EQUITY.

A WORD WITH A STRAND FIRM.

"Business is business," and it is not often that we plead for generosity in commercial affairs, but there are occasions when strict justice demands a relaxation of the letter of the law. Cases of this kind frequently arise in reference to the Statute of Limitations, and in this connection an aggrieved reader relates a rather interesting experience.

In a recent letter, he states:—

> Some years ago I purchased from Messrs. J. H. Steward, Strand, W.C., a lantern costing some odd £20. This being unsuitable, was subsequently exchanged, with the full consent of Messrs. Steward, for a smaller lantern costing about £5. Messrs. Steward declined, perhaps with reason, to return the balance, stating that it could be taken out in kind at any time. As I did not then wish to purchase goods that I could not use, the matter remained in abeyance until just recently, when I desired to purchase some field-glasses for the use of my son, who has joined Lord Kitchener's Army.

In the meantime, in response to a request for a refund of the cash balance, Messrs. Steward wrote:—

> In reply to your letter I cannot send you a cheque for the amount standing to your credit for, as I have already stated, the goods were only taken back and placed to your credit on the distinct understanding that other goods of equal value would be selected.

It is clear, then, that Messrs. Steward "made no bones" about the exchange of the lantern, and the "distinct understanding" at which the parties had arrived was formally placed on record. In these circumstances, our correspondent felt amply justified in ordering the military field-glasses and requesting the firm to set off their cost against the sum "placed to his credit." At this point, however, a rude disappointment was in store for him. Calling at the Strand premises he was rather coldly informed that his request "would receive consideration," and hearing nothing further for some time he renewed his application in writing. In due course he received this brusque note from a solicitor, acting for the firm:—

> In reply to your letter of the 3rd instant, my Clients deny liability, and you are at liberty to take what action you please.

In a final appeal to the generosity of the firm, our correspondent ventured to anticipate the legal grounds upon which they might resist his claim. He wrote:—

> I am perfectly well aware that my request is barred by the Statute of Limitations, and that if I had applied to you a few months earlier you would have been willing to have allowed me what is due, without question. At the same time I trust that you will recognise that there is a moral, as well as a legal, side of the matter. I shall accept it as an act of grace on your part, if you will consent to meet me in the way I have suggested.

This modest plea was denied the courtesy of a reply, but we venture to hope that Messrs. Steward may yet modify their somewhat harsh decision. In all the circumstances of the case, an unqualified resort to the Statute of Limitations is scarcely worthy of a firm with a reputation to lose.

PRO AND CON.

FORGETFUL BUTCHER AND FORBEARING BENCH.

A word or two with the Justices on the Bench recently at the Tonbridge Petty Sessions, when Mr. William Hammond, of 64, High Brooms Road, Southborough, was summoned "for having in his possession a quantity of beef and pork for sale, the same being unfit for food." He pleaded "Not guilty," and was represented by Mr. W. C. Cripps, Town Clerk of Tunbridge Wells and J.P. for Sussex. It was admitted that the meat was unfit for human consumption; but whilst the Inspector of Nuisances alleged that it was exposed for sale, the defendant stated that it was not intended for human consumption, and that a portion of it had, as a fact, been sold for chicken food, the day before the Inspector called, to a poultry keeper and fattener. The latter corroborated that statement. But as to another portion of the stuff—a putrid hand of pork—Hammond admitted that he forgot all about it until the Inspector's visit. His explanations were accepted, but we would suggest that a copy of "Stokes on Memory" might prove of service to him in future.

RAE AND A JAY.

FLY "FINANCIER'S" FIVE SHILLING FEE.

A man in a small way of business in a certain London suburb, having been very hard hit by the war, was in urgent need of a little temporary financial assistance. He got in touch with J. Rae, "Financier and Bill Discounter," of 131, Praed Street, London, W. And then his troubles began. As he was not over prompt in reply to Rae's first letter, this was followed by a second most kindly, considerate and encouraging missive, which began by saying: "I regret not having heard from you with reference to the loan you applied for. Possibly the terms do not suit you? If this is so, do not hesitate, as they are adjustable to suit clients' convenience. If you are still in need of money, kindly fill in and return the form, together with the small charge mentioned thereon [5s.] (necessary only when opening a new account)." This sounds very much like saying, "If *you* are in need of money, kindly send *me* some!"—a proposal which should have aroused suspicion. But caution was lulled to sleep by the plausibility of the following sentences:—"... being the *Actual Lender*, I am most anxious to deal with all respectable and trustworthy applicants. I *can* and *will* assist you, as I have assisted thousands of other persons in need, who express their satisfaction by having repeated transactions. ... *Money is always useful, so why be without?*—when London's Leading Financier is ready to help ALL. As 'Actions speak louder than words,' I hope to number you amongst my numerous and ever-increasing Clientele." Accepting at its face value the assurance that "London's Leading Financier" was ready to help him, the would-be client filled in the form and forwarded the five shillings.

About a week later he received a brief intimation from Rae to the effect that "Having carefully considered your application I have to inform you that the security offered is insufficient, but shall be pleased to do business with you, provided you submit me an approved Guarantor, who must be a Householder." Our informant approached a friend of substantial position, and persuaded him to stand for him. But even this extracted no loan from Rae. A month later "London's Leading Financier" wrote: "Referring to your application for an advance, I regret to inform you that owing to unsatisfactory circumstances, I cannot entertain the business." But the 5s. fee squeezed from the deluded applicant, "necessary only when opening a new account," was not returned. As no new account was opened, we fail to see by what right Rae has retained the money. Perhaps he will enlighten us, and also say whether he demands a similar fee from all applicants for the "Special Christmas Loans" which he advertised.

SERMONISING SOLDIERS.

LEAVE STOPPED FOR LISPING DURING SERVICE.

The soldier and the sailor, when not actually engaged in fighting or on military duty, must attend Church or Chapel every Sunday. We are told that more punishments are inflicted in connection with Church parade than all other military duties throughout the week. Here is an extract from a lad's letter to his mother:—

> I have some rather distressing news for you. I am sure you will be angry and disappointed with me. On Sunday, as usual, we had Church Parade. The Service went alright until the Vicar started preaching. Of all the Sermons I have ever heard, I think that that was the worst. It was absolutely disgusting in a way. You could never believe that a Church of England Clergyman has such ideas as he spouted up in the pulpit. Naturally enough, the fellows got fidgety and started talking.

The letter goes on to say that the parson stopped the sermon, and said he was sorry to be interrupted, the sequel to the affair being that after Church the men were formed up by the Captain in charge, and several of them were punished by having all leave stopped—hence the lad not being able to visit his mother. If the authorities will persist in compulsory Church, may we offer a suggestion? Let a deputation of the men select the hymns. An appropriate one for the Vicar in question would be "Art thou weary?"

"Bullets" awards more prizes weekly than any other competition.